

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
AUGUST 31, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>COMMISSIONER NAME WAIVER</u>		
	AmTrust Agricultural Insurance Services Inc, Cleveland, OH	Approved 8-5-15
	Bankers Life Securities General Agency, Inc., Carmel IN	Approved 8-10-15
	Bankers Life Advisory Services, Inc., Chicago, IL	Approved 8-20-15
<u>USURY</u>		
The usury rate for unregulated lenders the month of September 2015 is 7.000% (5.619%) .		

**PLEASE NOTE:
The State Banking Board meeting to be held September 10, 2015,
has been rescheduled for September 18, 2015.**

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).